

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Olivia Carolyn Wilkinson  
Debtor

Case No. 25-50447-KMS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-6  
Date Rcvd: Jul 16, 2025

User: mssbad  
Form ID: 318

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2025:**

Recip ID	Recipient Name and Address
db	#+ Olivia Carolyn Wilkinson, 97 Salem Church Rd, Collins, MS 39428-5963
5491980	+ Berman & Robin, 15280 Metcalf, Overland Park, KS 66223-2806
5491981	+ Big Star Credit, 725 E Covey Ln, Phoenix, AZ 85024-5645
5491984	+ Buckwalter Maintenance, 20 Towne Dr, Bluffton, SC 29910-4204
5491990	+ Dominion Energy SC, 400 Otarre Pkwy, Cayce, SC 29033-3751
5491991	+ Easy Cash ASAP, 10540 Marty St, Ste 200, Overland Park, KS 66212-2560
5491993	Forest General Hospita, 6051 US 49, Hattiesburg, MS 39401
5491999	+ Pine Belt Dermatology, 102 E Hospital Dr, Hattiesburg, MS 39402-1310
5492007	US Dept of VA, PO Box 530269, Atlanta, GA 30353-0269

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDAHENDERSON.COM	Jul 16 2025 23:30:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
cr	+ EDI: AISACG.COM	Jul 16 2025 23:30:00	Bridgecrest Acceptance Corporation, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jul 16 2025 23:30:00	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5491979	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 16 2025 19:32:00	American Honda Finance, P.O. Box 168088, Irving, TX 75016
5491978	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 16 2025 19:39:58	Affirm, Inc., Attn: Bankruptcy, 650 California St, San Francisco, CA 94108-2716
5491982	+ Email/Text: rm-bknotices@bridgecrest.com	Jul 16 2025 19:32:00	Bridgecrest Acceptance, Po Box 53087, Suite 100, Phoenix, AZ 85072-3087
5503567	+ EDI: AISACG.COM	Jul 16 2025 23:30:00	Bridgecrest Credit Company, LLC as, Agent and Servicer for Carvana, LLC., c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5491983	+ Email/Text: customerservice@brightlending.com	Jul 16 2025 19:32:00	Bright Lending, PO Box 578, Hays, MT 59527-0578
5491989	Email/Text: correspondence@credit-control.com	Jul 16 2025 19:32:00	Credit Control, LLC, PO Box 187, Hazelwood, MO 63042

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5491985	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jul 16 2025 19:31:00	CashNet USA, 175 W Jackson, Ste 1000, Chicago, IL 60604-2863
5491986	EDI: WFNNB.COM	Jul 16 2025 23:30:00	Comenity, PO Box 182273, Columbus, OH 43218-2273
5491988	+ EDI: CCS.COM	Jul 16 2025 23:30:00	Credit Collection, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5491992	^ MEBN	Jul 16 2025 19:31:13	Explore Credit, P.O. Box 260269, Atlanta, GA 31126-0269
5491994	+ Email/Text: kristie.pope@hattiesburgclinic.com	Jul 16 2025 19:32:00	Hattiesburg Clinic, 415 South 28th Ave, Hattiesburg, MS 39401-7283
5491995	Email/Text: bankruptcynotifications@leafyfinancial.com	Jul 16 2025 19:32:00	Leafy Financial Llc, Attn: Bankruptcy, 2921 Brown Trail, Ste 250, Bedford, TX 76021
5491996	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 16 2025 19:40:04	Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5491997	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2025 19:32:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
5491998	+ EDI: AGFINANCE.COM	Jul 16 2025 23:30:00	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
5492000	^ MEBN	Jul 16 2025 19:31:24	Pioneer Credit Recover, PO Box 189, Arcade, NY 14009-0189
5492001	+ Email/Text: bankruptcy@regionalmanagement.com	Jul 16 2025 19:31:00	Regional Finance, Attn: Bankruptcy, 979 Batesville Rd, Ste B, Greer, SC 29651-6819
5492002	+ Email/Text: bkinfo@ccfi.com	Jul 16 2025 19:32:00	Speedy Cash, 5165 Emerald Pkwy, Ste 100, Dublin, OH 43017-1095
5492003	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jul 16 2025 19:31:00	Sunrise Credit, Attn: Bankruptcy, Po Box 9004, Melville, NY 11747-9004
5492004	+ EDI: WTRNBANK.COM	Jul 16 2025 23:30:00	Target, PO Box 9475, Minneapolis, MN 55440-9475
5492005	Email/Text: bankruptcies@uplift.com	Jul 16 2025 19:31:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
5492006	^ MEBN	Jul 16 2025 19:31:06	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5492008	+ Email/Text: ebone.woods@usdoj.gov	Jul 16 2025 19:32:00	US Dept of VA, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5492010	+ Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Jul 16 2025 19:53:31	Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
5492009	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Jul 16 2025 19:53:28	Wells Fargo Bank, Attn: Bankruptcy, 1 Home Campus Mac, Des Moines, IA 50328-0001
TOTAL: 28			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5491987	##+	Comprehensive Rad Serv, 5000 W 4th St, Hattiesburg, MS 39402-1000

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2025 at the address(es) listed below:**

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Olivia Carolyn Wilkinson trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 Olivia Carolyn WilkinsonSocial Security number or ITIN **xxx-xx-4330**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-50447-KMS****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:**Olivia Carolyn Wilkinson**Dated: 7/16/25**By the court:** /s/Katharine M. Samson  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**